

# DoD NAF Health Benefits Program (HBP) Information

## Issue 16

## October 2005

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**Open Enrollment scheduled from  
October 24 - November 18, 2005**

### Open Enrollment

October brings a big event to all NAF employees, Open Enrollment time for the NAF Health Benefits Program (NAF HBP). This four-week period, running October 24, 2005, through November 18, 2005, gives NAF employees a chance to review and learn more about the health insurance options offered by their employer.

Whether you participate in the NAF HBP or aren't currently enrolled, you will receive information materials and enrollment instructions in the mail, or through your servicing Human Resources Office. Read the material and consider your options carefully, as the health care plans for your area may have changed and your personal needs may have changed. This opportunity only comes along once every two years, so use it to your advantage! If you do not receive the NAF HBP information in the mail, contact your local Human Resources Office as soon as possible to obtain this information.

The Open Enrollment season gives employees not only an opportunity to review the

NAF HBP plan offered through Aetna, but also the programs of Health Maintenance Organizations (HMOs) that may be offered in your area. Keep in mind that HMOs are not available in all geographic areas and that HMO plans, benefits and cost may differ from one location to another.

When choosing the program that is right for you, some important questions to ask include, but are not limited to:

1. Is my current doctor a member of the program?
2. Am I comfortable possibly seeing a different doctor every time I need health care?
3. Do I travel frequently and need flexibility in a health benefit program?
4. What is my attitude toward the control level of each program in terms of choosing physicians, hospitals, etc.?

Your supporting Human Resources Office will provide you with Open Enrollment information about each plan to help you make your health benefits coverage decisions. Being knowledgeable about your health benefits concerns, needs and options will help you be satisfied with your health insurance decisions.



### EOB Suppressions

Effective January 1, 2006, all members registered on Aetna Navigator will no longer receive their Explanation of Benefits Statements (EOBs) in paper form through the mail. Instead, EOBs will automatically be defaulted to an electronic form so that you can access them via the Internet through the Aetna Navigator website, [www.aetna.com](http://www.aetna.com). The electronic EOBs remain on Aetna Navigator for 24 months after processing. You may save and file these statements on your computer, as well as print them for your personal records. You can choose to reactivate the paper EOB option by logging onto Aetna Navigator and clicking on the "Requests and Changes" tab, but eliminating paper statements allows you to obtain your EOBs faster and also cuts down on paper costs. Electronic EOBs contain the same information found on the paper form, including benefits information relating to your physician and hospital visits, services and prescription drug benefits.